## <u>File a Complaint Against a</u> Credit Union

If you have a complaint against a Texas state-chartered credit union, we encourage you to first contact an officer of the credit union and attempt to resolve the complaint directly with the credit union. If you are unable to resolve the problem in this manner, the Department may be able to assist you.

## - Your Information: Name - First Last - Email - Phone - Address - City State / Province / Region - ZIP / Postal Code Afghanistan ▼ Country - Credit Union Information: - Name of Credit Union:

ZIP / Postal Code Afghanistan ▼ Country

Address Line 2

State / Province / Region

Street Address

City

Address

■ Phone
• Name in which account(s) are listed:
Are or were you a signer on the account(s):
• □ Yes
- □ No
■ If no, please explain in your narrative.
• Type of Transaction or Service:
■ Date of Transaction: - must be mm/dd/yyyy format
mase se min, aa, yyyy Tormae
Did you sign a contract:
•
• □ Yes
• □ No
File upload
■ If yes , please attach a copy .
Have you complained to the credit union?
•
• □ Yes
- □ No
<pre>• If so, when: - must be mm/dd/yyyy format</pre>
Name of person complained to, if any:
First Last
<ul> <li>Your attorney's name and address, if applicable:</li> <li>If the Texas Credit Union Department is not the appropriate ag</li> </ul>
•
■ □ Yes
■ □ No
Describe the exact nature of your complaint below.
Please indicate what you feel the credit union should do
to address your concerns.

Submit

If your complaint brings a specific violation to our attention, we will take steps to ensure the credit union complies with applicable laws and regulations. However, the Credit Union Department cannot represent consumers in settling claims or recovering damages. As a regulator, the Department does not own, operate or control credit unions, nor do we establish their operating policies and procedures. As a result, we do not have the authority to overturn individual lending decisions made by credit unions, or dictate the range of services they offer. The Department also cannot offer legal or accounting assistance as part of the complaint process. Complaints caused by error or misunderstanding are often resolved voluntarily by the credit union. However, many complaints stem from factual or contractual disputes between the credit union and the member. If you and the credit union are unable to reach a mutually agreeable settlement in such a situation, only a court of law can impose a remedy and award damages. We recommend you consult an attorney for guidance if you want to consider pursuing a legal remedy.

Please do not send private or confidential information. : DO NOT GIVE US YOUR SOCIAL SECURITY NUMBER, DATE OF BIRTH, DEBIT OR CREDIT CARD NUMBERS OR ANY CREDIT UNION ACCOUNT NUMBERS. Information that you provide on the website that is not otherwise confidential as provided by law is subject to open records requests in accordance with the Texas Public Information Act (TIPA), Chapter 552 of the Texas Government We will use all reasonable efforts to maintain the privacy of information that is deemed private under the law. The identity of most members of the public who communicate with state agencies through the Internet is confidential under Texas law and will not be shared outside the Credit Union Department unless necessary for investigative purposes or disclosure is compelled by law. Exceptions to confidentiality may be reviewed at Section 552.137 of the Texas Government Code. We will use all reasonable efforts to maintain the privacy of information that is deemed private under the law.

If we receive a TPIA request for your complaint, we will seek an opinion from the Attorney General of Texas, as required under the TIPA, to withhold information deemed confidential under the TIPA. Personally identifiable information collected from web-based forms has a specified use (for example, to resolve a complaint) and we use the information only for that purpose."